CLAIMS

1. A method of accessing a target Internet site comprising:

reading authorized user information from a smart card inserted into a user terminal;

transmitting the authorized user information from the user terminal to a server on the Internet;

receiving an authorization code with the user terminal, the authorization code being transmitted by the server in response to the authorized user information;

using the authorization code to retrieve a target Internet address from the smart card, wherein the target Internet address corresponds with the target Internet site; and

using the target Internet address retrieved from the smart card to access the target Internet site.

- 2. The method of Claim 1, wherein the authorized user information on the smart card is provided by an owner of the server, and the target Internet address is provided by an owner of the target Internet site.
- 3. The method of Claim 1, further comprising maintaining a database of authorized users in the server.
 - 4. The method of Claim 3, further comprising:

 comparing the authorized user information with the database of authorized users in the server; and

issuing the authorization code with the server if the authorized user information corresponds with a

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valid entry in the database of authorized users in the server.

5. The method of Claim 4, further comprising transmitting a code identifying the user terminal from the user terminal to the server on the Internet.

6. The method of Claim 5, issuing the authorization code further comprises:

issuing a resident authorization code if the valid entry in the database corresponds with the code identifying the user terminal;

issuing a guest authorization code if the valid entry in the database does not correspond with the code identifying the user terminal.

- 7. The method of Claim 1, further comprising transmitting a code identifying the user terminal from the user terminal to the server on the Internet.
- 8. A method of providing access to a target Internet site comprising:

establishing a server for a plurality of authorized users, wherein each of the authorized users accesses the Internet with support from the server using a user terminal;

maintaining a server database that stores authorized user information that identifies the authorized users; and

providing a set of the authorized users with smart cards for insertion into the user terminals, the smart cards storing authorized user information and a target

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Internet address corresponding with the target Internet site.

9. The method of Claim 8, wherein the server supports a channel-based network.

10. The method of Claim 8, further comprising: storing a mailing address associated with each of the authorized users; and

sending smart cards to the mailing addresses associated with each of the authorized users in the set of authorized users.

- 11. The method of Claim 8, wherein an owner of the server receives compensation from an owner of the target Internet site in return for providing the target Internet address on the smart cards.
- 12. The method of Claim 8, further comprising providing access to the target Internet site when one of the authorized users inserts one of the smart cards into one of the user terminals.
- 13. The method of Claim 12, further comprising authorizing access to the target Internet site with the server.
 - 14. The method of Claim 13, further comprising: retrieving the authorized user information from the smart card with the user terminal;

transmitting the retrieved authorized user information from the user terminal to the server;

comparing the authorized user information transmitted from the user terminal to the server with the authorized user information stored in the server database; and

authorizing access to the target Internet site if the authorized user information transmitted from the user terminal to the server matches authorized user information stored in the server database.

- 15. The method of Claim 8, wherein the set of authorized users is selected in response to selected criteria.
- 16. The method of Claim 15, wherein the criteria comprises gender, age, income, hobbies, or geographic location of the authorized users.
- 17. A user terminal for an Internet access network including a server and a target Internet site, the user terminal comprising:

means for reading authorized user information from a smart card;

means for transmitting the authorized user information to the server;

means for receiving an authorization code from the system server; and

means for retrieving a target Internet address corresponding with the target Internet site from the smart card in response to the authorization code; and

means for accessing the target Internet site in response to the retrieved target Internet address.

18. An Internet access network comprising:

a server having a server database that stores authorized user information that identifies authorized users of the Internet access network;

user terminals for enabling the authorized users to access the Internet with support from the server; and

a smart card for insertion into the user terminals, the smart card being programmed to store authorized user information for one of the authorized users and a target Internet address associated with a target Internet site.

- 19. The Internet access network of Claim 18, wherein the target Internet site is independent of the server.
- 20. The Internet access network of Claim 18, wherein an owner of the server controls the programming of the smart card.
- 21. The Internet access network of Claim 18, wherein the server further comprises means for authorizing access to the target Internet site when the authorized user inserts the smart card into one of the user terminals.
- 22. The Internet access network of Claim 18, further comprising:

means for retrieving the authorized user information from the smart card within the user terminal;

means for transmitting the retrieved authorized user information from the user terminal to the server;

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means for comparing the authorized user information transmitted from the user terminal to the server with the authorized user information stored in the server database; and

means for authorizing access to the target Internet site if the authorized user information transmitted from the user terminal to the server matches authorized user information stored in the server database.